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ABSTRACT

The Fry Readability Graph was used to assess the approximate readability level of each of 23 selected instructions, publications, and forms commonly used by adults in order to compare their readability levels with the minimum literacy level as defined by the United States Office of Education (approximately the eighth grade level). The results indicated that the readability levels of most of the sampled materials far surpassed the ability of the average adult. Thirteen documents from the sample (56%) were written at what is considered to be college level. These materials ranged from disability and health insurance information to explanations on bank forms. Another five sample documents (22%) ranged between tenth and twelfth grade reading levels, approximately 2 to 4 years higher than the average adult's reading ability. These materials included a standard lease, an election ballot, a mortgage loan form, and social security information. The five remaining sample documents (22%) were determined to be at the fifth through eighth grade levels and thereby compatible with the average reading ability of the adult population. These publications included social security pamphlets, the New Jersey driver's manual, and food stamp information. (RL)

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A COMPARISON OF THE READABILITY OF SELECTED INSTRUCTIONS, PUBLICATIONS AND FORMS COMMONLY USED BY ADULTS AND THE MINIMUM LITERACY LEVEL AS DEFINED BY THE UNITED STATES OFFICE OF EDUCATION

by

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In contemporary society, attention must be given to establish effective communication of message through the written word. In order for this communication to take place, the printed message must be within the reading ability level of the population for which it is intended.

What is an acceptable standard of literacy for an American adult in this last half of the 20th century? Most recent studies lead us to believe that all definitions of literacy or illiteracy are completely relative. (Hunter and Harmon, 1979)

Conceptions of Literacy

The United States Office of Education has defined a literate person as:

> one who has acquired the essential knowledge and skills in reading, writing, and computation required for effective functioning in society, and whose attainment in such skills makes it possible for him to develop new aptitudes and to participate actively in tne life of his times.

Clearly, there is no one definition of literacy. Bormuth (1974) states that:

> ... in the broadest sense of the word, literacy is the ability to exhibit all of the behaviors a person needs in order to respond appropriately to all possible reading tasks.

Any definition of literacy implies both basic reading skills and socially appropriate reading behavior. (Nafziger, 1975) In addition, literacy is not a solitary trait, but is made up of many subskills.

In the past, the term "functional literacy" referred to the development of skills comparable to a fifth grade level of education. (Curry, 1966) At the present time, however, according to the United States Office of Education (1975), the term "functional literacy" is used to refer to a person who has acquired the reading and writing skills which are equivalent to an eight grade level of education. This change as a criterion for literacy occurred as a result of the awareness that it is becoming increasingly more difficult for an individual with less than an eighth grade level of education to be an effective person in our society.

Accordingly, it would be difficult to derive a universal definition of literacy. Obviously, levels of literacy that are sufficient for the present will not be so in the future. Furthermore, the levels of literacy that would suffice to make a person literate in one area of the world would not be the same for another area. (Mack, 1976)

Estimating the Extent of Illiteracy

Available evidence indicates that the state of reading in 1977 was no better than it was at the turn of the century. (Mack, 1976) However, the demands for sophisticated literacy in our society have been rapidly increasing. (Webster, 1975)

The late Commissioner of Education, James Allen (1969) states the following shocking facts concerning reading deficiencies:

> There are more than three million illiterates in our adult population.

> In a recent U.S. Armed Forces program called Project 100,000, 68.2% of the young men fell below grade seven in reading and academic ability.

As part of the International Literacy Day Program held on September 8, 1975 in Washington, D.C., Dr. Thomas Keehn (1975) referred to the world-wide nature of the problem of adult illiteracy as holding "...untold millions in its shackles." He also stated that he considered more than fifty percent of the adult population to be functionally illiterate or marginally illiterate, i.e., as not having the educational tools to cope with problems that they face on a daily basis.

Literacy Assessment

However, one must realize that the extent of illiteracy in the United States varies considerably depending on the method of assessment. The criterion as established for the Census Bureau's functional literacy data was to assess the literacy of the United States population by considering as literate anyone fourteen years of age or older who has completed sixth grade (Bormuth, 1975). Those who have not completed sixth grade are asked whether they can read and write a simple message in any language. A "yes" answer ascertains that the person is literate.

Obviously, this method is considered questionable and its criterion is not widely supported (Bormuth, 1969, 1971). It is further contended that the number of years in school is a poor index of reading ability for within any grade level it is common to observe very wide variations in the reading abilities of students.

Weber (1975) also acknowledges that functional literacy has usually been defined in terms of the number of school years completed. Using the criterion of eight years, about 13% (14.3 million) of the adult population aged twenty-five years and over are functionally illiterate.

In 1970, Louis Harris was commissioned by the National Reading Center to conduct a study of adult functional illiteracy. His survey required respondents to read commonly used publications and forms. The results of the evaluation summarized that an estimated 18.5 million Americans were marginally literate to functionally illiterate.

Possibly no project in the history of Adult Basic Education Programs has had more widespread and rapid impact that the Adult Performance Level (APL) Study. APL began in 1971 with support from the Adult Education Division of the United States Office of Education (U.S.O.E.) By 1977, two-thirds of the states had already decided to implement some form of competency-based education, almost all of them based on the APL findings (Fischer et al., 1980). Included was the identification of competencies required to function in society, an assessment of the levels of competency among the United States adult population and development of curriculum materials and guides for competency programs.

Northcutt (1975) identified these areas as community resources, consumer economics, occupational knowledge, health, government, and law. Additionally, five general sets of skills were determined:

identification of facts, reading, writing, computation, and problem solving. Nearly 4,000 adults in carefully controlled situations pertaining to geographic regions, sex, race, socioeconomic status were surveyed. The author concluded that about 20% of the adults were at Level 1, "functionally incompetent," about 30% were at Level 2, "functioning with some difficulty," and approximately 50% at Level 3, "functionally competent." Another interesting finding was that as age level increased, the average educational level attained by the adult decreased. The conclusion as stated by Northcutt was that "the older the individual the more likely he/she is functionally incompetent."

A research project funded by the National Institute on Aging of the National Institute of Health (Allington and Walmsley, 1980) substantiated Northcutt's findings that functional competence in reading decreased with older age groups. In addition, the elderly report that they do not avail themselves of community resources because they find the informational literature and application forms complex and difficult to understand (Butler, 1975).

Coleman (1968) believed that it is necessary to provide information for public consumption in an efficient presentation to the audience for whom it is intended. This certainly applies to modifying informational literature and forms which would help to develop functional competence among the aged.

Toward Literacy for All

Some educators assume that all important types of everyday reading materials have been made as readable as possible. This assumption was explicitly stated by Bormuth (1973):

> The publisher's reward is great enough that he is willing to use whatever reasonable means are available to edit and tailor the readability of the materials so that they require just those literacy skills that the consumers are most likely to possess.

However, the results of most previous studies do not agree with Bormuth but conclude that instructions and forms are too difficult for the average consumer. According to Pyrczak (1976), there are still at least three important classes of reading materials for which producers are unlikely to receive rewards for making their materials highly readable. The first are those materials which are produced to accompany marketed products such as directions for using over the counter drugs. The second classification includes written contracts such as life insurance policies and real estate contracts. Although it has been pointed out that the credibility of the professional involved seems to have a stronger influence on a person's signing a contract, there is still a strong case for making contracts highly readable. The third case of reading materials are those that people are required to read by law such as directions for filing an income tax return or others that must be read to maintain economic well being and survival such as eligibility and application for food stamps.

Some progress has been made in the movement to make everyday reading materials more readable. Minnesota recently became the

sixth state to enact a "plain language" law for consumer contracts, following New York, Maine, Connecticut, Hawaii and New Jersey. Another twenty states are considering similar legislation (Simply Stated, 1981). According to Arthur Horn, professor of law at Rutgers University Law School, "The main object of all plain language legislation is to enable the consumer to understand the transaction that the consumer is getting into." (Star Ledger, September 27, 1981)

Literacy has to be considered a function of readability and reading ability. It appears obvious that information for publication should be prepared in a manner in which it may be read and understood by those for whom it is intended. Therefore, publications written for the general adult population should consider the reading skills of their consumers and adjust the readability level accordingly. Revising the materials so that they can be comprehended by a larger proportion of the population may be a very simple and economical means of reducing illiteracy.

Hypothesis

To provide additional evidence concerning this topic, a study was conducted to determine the readability of selected instructions, publications and forms commonly used by adults. This was compared to the minimum literacy level as defined by the United States Office of Education. It was hypothesized that the readability levels of the selected materials were higher than the eighth grade minimum literacy level.

Definitions

Competency-based Adult Education: description of an approach that places the skills and competencies needed by the learner for life, either personal or job-related, above those required by schools or other educational institutions. (Hunter and Harman, 1979)

Functional literacy: the possession of skills as perceived as necessary by particular persons and groups to fulfill their own self-determined objectives. (Hunter and Harman, 1979)

Illiterate: person in our society who lacks sufficient reading and writing skills to function efficiently. (Hunter and Harman, 1979)

Literate: person who has the ability to read, write and comprehend texts on familiar subjects (Hunter and Harman, 1979)

Readability: measure of the difficulty or complexity of any printed material (Bush and Andrews, 1973)

Readability level: indication of the difficulty of reading material in terms of the grade level at which it might be expected to be read easily (Bush and Andrews, 1973)

Reading ability: an individual's capacity to interpret printed language symbols rapidly and accurately (Bush and Andrews, 1973)

Reading level: individual's skill development at a given time relative to the norm, generally expressed in years and months (Bush and Andrews, 1973)

Procedures

The materials for this study were selected to represent reading matter which adults might commonly read to function in an adult society.

The twenty-three samples included in this study were United States government pamphlets pertaining to disability benefits, social security, food stamps, medicare and kidney dialysis. New Jersey state publications included the Driver's Manual, child support and paternity program information, a sample election ballot, health insurance, and income tax information. Other samples used were Federal Deposit Insurance information, consumer credit information, a security agreement, a mortgage loan, and a standard lease.

The Fry Readability Graph was used to assess the approximate grade level of each sample. The readability of each sample was determined by randomly selecting three 100-word passages. These passages were analyzed to find the average number of syllables per hundred words. For ease and accuracy in using the graph, a sliding scale available from Jamestown Publishers was used. The movable slide was positioned to show the average number of syllables in 100 words in the cut-out window. By reading down the column showing average number of sentences per 100 words, the approximate grade level of the sample was found.

The sampled materials were then ranked according to readability levels. They were then compared to the minimum literacy level as defined by the United States Office of Education by using a graph. It is assumed that this minimum literacy level is correct for the

current United States population and is defined as being approximately at the eighth grade level.

A table was constructed to show the average number of syllables per hundred words and the average number of sentences per hundred words.

The Fry Readability Graph was first introduced by Fry in 1961. According to Fry (1977), a readability formula is a test of reading material. He states that "we can assume that the formulas have at least a modest amount of reliability because they consistently correlate fairly well with each other, but direct measures and other useful statistics like Standard Error of Measurement are usually not given."

Studies by Carver, Lingman, Dulin, Britton, and Lumpkin, and Bormuth found the graph correlated .85 with Carner's Rauding Technique, .81 with Bormuth, .95 with Flesch and .85 with Dale-Chall (Fry, 1977).

Results

The data resulting from this study shows a lack of consideration of readership ability on the part of authors in their writing of publications and forms commonly used by adults. In addition, the data shows a lack of consistency in pamphlets dealing with different aspects of a particular topic. For example, government published pamphlets explaining various phases of social security ranged from Grade 5 to Grade 17+. (See Figure 1)

FIGURE 1. The Readability Levels of Selected Materials as Determined by the Fry Readability Graph

Title	Readability Level
Non-Group Health Benefits Program	17+
General Information-Gross Income Tax-State of New Jersey	17+
Target Rehabilitation	17+
Medicare Coverage of Kidney Dialysis and Kidney Transplant Services	17+
Disability Benefits for Blind People	17+
Your Insured Deposit	16
Your Duties as a Representative Payee	16
Consumer Credit Department - United Counties Trust	16
Your Medicare Handbook	15
Child Support and Paternity Programs	14
Security Agreement - United Counties Trust	14
If You Become Disabled	13
Social Security Information for Young Families	13
Standard Lease	12
A Woman's Guide to Social Security	11
Sample Voting Machine Ballot	11
Mortgage Loan Form	11
Social Security and Cash Tips	10
Your Social Security Rights and Responsibilities Retirement and Survivor's Benefits	8
New Jersey Driver's Manual	8
How to Apply For and Use Food Stamps	7
Selective Service and You	7
When You Work At A Job	5

Figure 1 illustrates the rank order of the readability levels for the twenty-three sampled items.

It is noted that materials comprising 56% of the sample were written at what is considered to be college level. These materials related to varied subject matters ranging from disability and health insurance information to explanations on bank forms.

The next ranking, 22% of the sample, consisted of a lease, an election ballot, a mortgage loan form, and social security information regarding women and cash tips. The readability levels ranged between tenth and twelfth grades thereby being two to four years higher than the average adult's reading ability.

The five remaining samples, or 22%, were determined to be at the fifth through eighth grade levels and thereby were compatible with the average reading ability of the adult population. The publications included two social security information pamphlets, New Jersey Driver's Manual, and food stamp information.

Pamphlets published by either the United States government or by the State of New Jersey didn't have any consistency in their readability levels.

Figure 2 visually illustrates the comparison between the readability levels of the selected materials and the minimum literacy level as defined by the United States Office of Education. (See Figure 2)

Figure 3 shows the difference in average number of syllables and sentences per hundred words in the sampled passages.

FIGURE 2. A Comparison of the Readability Levels of Selected Materials and the Average Adult Reading Level

Publication	Grade Level of Readability												
	5	6	7	8	9	10	11	12	13	14	15	16	17+
Non-Group Health Benefits Program	*	*	*	*	*	*	*	*	*	*	*	*	*
General Information-Gross Income Tax-State of New Jersey	*	*	*	*	*	*	*	*	*	*	*	*	*
Target Rehabilitation	*	*	*	*	*	*	*	*	*	*	*	*	*
Medicare Coverage of Kidney Dialysis and Kidney Transplant Services	*	*	*	*	*	*	*	*	*	*	*	*	*
Disability Benefits for Blind People	*	*	*	*	*	*	*	*	*	*	*	*	*
Your Insured Deposit	*	*	*	*	*	*	*	*	*	*	*	*	
Your Duties as a Representative Payee	*	*	*	*	*	*	*	*	*	*	*	*	
Consumer Credit Department	*	*	*	*	*	*	*	*	*	*	*	*	
Your Medicare Handbook	*	*	*	*	*	*	*	*	*	*	*		
Child Support and Paternity Programs	*	*	*	*	*	*	*	*	*	*			
Security Agreement	*	*	*	*	*	*	*	*	*	*			
If You Become Disabled	*	*	*	*	*	*	*	*	*				
Social Security Information for Young Families	*	*	*	*	*	*	*	*	*				
Standard Lease	*	*	*	*	*	*	*	*					

FIGURE 2. (Continued)

Publication	Grade Level of Readability												
	5	6	7	8	9	10	11	12	13	14	15	16	17+
A Woman's Guide to Social Security	*	*	*	*	*	*	*						
Sample Voting Machine Ballot	*	*	*	*	*	*	*						
Mortgage Loan Form	*	*	*	*	*	*	*						
Social Security and Cash Tips	*	*	*	*	*	*							
Your Social Security Rights and Responsibilities Retirement and Survivor's Benefits	*	*	*	*									
New Jersey Driver's Manual	*	*	*	*									
How to Apply For and Use Food Stamps	*	*	*										
Selective Service and You	*	*	*										
When You Work At a Job	*												

FIGURE 3. Average Number of Sentences Per Hundred Words and Average Number of Syllables Per Hundred Words of Sampled Passages

	Syllables per 100 Words	Sentences per 100 Words
Non-Group Health Benefits Program	184.3	3.5
General Information-Gross Income Tax-State of New Jersey	181.7	5.2
Target Rehabilitation	199.7	4.0
Medicare Coverage of Kidney Dialysis and Kidney Transplant Services	182	4.8
Disability Benefits for Blind People	179	3.8
Your Insured Deposit	176.7	3.2
Your Duties as a Representative Payee	176.7	3.5
Comsumer Credit Department - United Counties Trust	173.7	1.3
Your Medicare Handbook	170.7	4.3
Child Support and Paternity Programs	168	4.5
Security Agreement - United Counties Trust	161.3	1.8
If You Become Disabled	163.3	4.1
Social Security Information for Young Families	165.3	3.9
Standard Lease	152	1.3
A Woman's Guide to Social Security	160	4.8
Sample Voting Machine Ballot	160	5.2
Mortgage Loan Form	156	4.0
Social Security and Cash Tips	149.3	4.4
Your Social Security-Rights and Responsibilities Retirement and Survivor's Benefits	141.3	4.9
New Jersey Driver's Manual	147.7	7.3
How to Apply For and Use Food Stamps	134	5.9
Selective Service and You	139.3	7.1
When You Work At a Job	138	9.5

The average number of sentences ranged from 1.3 to 9.5 per hundred words. The materials having the fewest and therefore the most complex sentences per sample were the Consumer Credit Department Form and a Standard Lease. The simplest sentences were found in the government pamphlet When You Work At a Job.

The average number of syllables varied from 134 to 199.7. The material having the highest syllable count per sample was the government pamphlet entitled Target Rehabilitation. This proved to contain a surprisingly difficult vocabulary level considering the fact that the pamphlet discusses social security benefits for disabled people.

Conclusion

The purpose of this study was to investigate the readability of selected instructions, publications and forms commonly used by adults and to evaluate their difficulty in terms of the average consumer's ability to read.

The study has clearly shown that few materials were written with the readership in mind. Although the sample used was a limited one, lack of consistency by the authors of governmental documents was evident. In most cases, it seems that the readability level of such publications is too high for the population for which it was intended. There seems to be a great need to revise and rewrite materials so that the information may be more readily understood by the adult population.

Attempts to make materials more readable have been pursued by authors of governmental publications, including the income tax form. Legislation to reduce "legalese" has also become more widespread.

However, many of the documents and forms remain incomprehensible to the population for whom they were intended.

Obviously, reducing readability levels will not result in the elimination of adult illiteracy. Top priority must be given to the teaching of literacy skills. The curriculum at both elementary and secondary levels must be devoted to the prevention of illiteracy. At the same time, development of reading skills in adult illiterates should be systematic and provided by adult educators who have been trained in the area of reading. This, along with reduced readability levels, will hopefully result in increased learning and the goals of effective communication and literacy.

READABILITY - REVIEW OF RELATED LITERATURE

The history of readability dates back to 900 A.D. when word counts were used as a rough index of reading ease (Abram, 1981). Lively and Pressey are credited with readability's formal beginnings in 1923. Other formulas were attributed to Lorge in 1939, Flesch in 1943, Dale and Chall in 1948, and Spache in 1953. These were followed by Fry's Readability Graph in 1965. His procedure consisted of two calculations yielding average number of sentences and average number of syllables per hundred words which were then plotted on a graph to determine the readability level of the passage. In 1977, Fry expanded upon his initial directions for using the graph by differentiating between a word, a syllable, and other symbolic representations.

Most readability formulas were developed with the intention of having a reasonable match between the readability level of the materials with the reading ability of the intended reader (Kowitz, 1973).

Klare (1963) stated the purpose of a readability formula when he said that "a readability formula is a way to estimate the probable success a reader will have in reading and understanding a given selection. It is predictive in the sense that it provides an estimate of the difficulty of a piece of writing without requiring a measurement of the reader's comprehension."

The development of readability formulas resulted from the needs of educators to determine whether textbooks were appropriately written for the students who were to read them. As a result, most formulas

developed during the past fifty years have used academic materials as well as school children to establish grade level criteria (Campbell and Holland, 1980). Variations of formulas reflected specific educational purposes. These included Jacobson's formula for chemistry and physics books (1961), Shaw and Jacobson's (1968) formula for middle-grades programmed science texts and Henshall's (1971) formula for shorthand and dictation texts.

However, there have been some widely used formulas used for "everyday" reading material. Flesch developed a formula (1943) to be used with general adult reading material. The Fry Graph (1965) has been used extensively for non-academic materials. The Mugford Readability Chart (1970) is another example of a readability device geared for this type of materials. This was followed in 1973 by the Forcast formula developed by Caylor, Sticht, Fox, and Ford.

Readability formulas are not necessarily uniform in their results. An investigation of Air Force training materials showed a wide discrepancy between the readability of the materials and the reading ability levels of people assigned to military occupational specialties (MOSs). The Flesch and Dale-Chall readability formulas were used to determine the reading difficulty levels of publications of five military specialties. The average readability level of the publications exceeded the average reading ability by several grade levels (Siegel, 1974).

In addition, many elements considered important for readability may not be measured by the readability formula, including contextual difficulty and density of ideas (Blair, 1971). Sticht (1970) concurs when he states that "readability formulus at present cannot account

for many content, structural, and format factors." However, while the limitations of readability formulas have been recognized, some authors are of the opinion that they seem to be more accurate than any other single measure (Bryant, 1971). Certainly, they can be guides in making useful judgements as to the difficulty level of materials for adults.

Harvey (1978) reported that few investigators have been concerned with the relationship between the reading level of the intended population and the readability of non-text materials. The Flesch Readability Formula was used by Brayfield and Reed (1950) to measure the readability of current occupational materials. They found that two-thirds of the materials measured was written at the college level. Similar results using both the Dale-Chall and Flesch formulas were obtained by Watson, Rundquist and Cottle (1959). Results of a study by Ruth (1962) showed a mean grade level of 14.7 on an evaluation of thirty-five pieces of information.

One successful attempt in matching readability levels with reading ability of the intended reader was that of the Federal Extension Service, U. S. Department of Agriculture. Pamphlets were written at about the sixth grade reading level in many areas of home economics. Results showed that families understood and used the publications (Browne, 1968).

A practical study in Florida (1974) concerned the Florida Driver's Handbook. Analyses resulted in readability levels of 11th to 12th grade. Obviously, Florida adults and youths who had not developed normal reading skills had difficulty comprehending the materials of the handbook which resulted in many people not passing the written test. Once this problem was recognized and acknowledged, the Florida State Department of Education contracted with Florida State University to provide a

revised version of the Florida Driver's Handbook. The new version was determined to have a fifth grade readability level. In addition, the new publication provided extra work with technical words before the student began reading. Furthermore, reading comprehension questions appeared at the end of each chapter. A follow-up study of the revised version of the handbook entitled, The Driver's Education Handbook indicated results of increased learning.

A recent study by Trapini and Walmsley (1981) randomly selected a brochure explaining a Blue Cross/Blue Shield Medical insurance program and applied five formulas to calculate the readability of it. Their purpose was to investigate the ways in which modifying certain linguistic components would affect a readability estimate depending on which particular formula was used. Those formulas included in the study were the Dale-Chall, Harris-Jacobson, Fry, Smog, and Flesch.

The original document before it was rewritten yielded results ranging from a readability of 5.8 using the Harris-Jacobson formula to the college sophomore level using Flesch. Modifying particular linguistic components had different effects on the readability. The Harris-Jacobson and Smog formulas were more greatly affected by reducing sentence length. Substituting synonyms for difficult words had a greater effect on the Dale-Chall, Harris-Jacobson, and the Fry formulas. Charrow (1977) argued that the readability level of a document may be of little use in determining a reader's comprehension. This was substantiated by Walmsley and Scott's study (1980) which demonstrated that subjective rewriting of a document yielded far more impressive gains in a document's comprehensibility than objective rewriting strategies.

An investigation was conducted in Milwaukee, Wisconsin, to identify printed material considered essential to effective functioning in the city and to analyze the difficulty of these materials (Negin and Kreigler, 1980). The conclusion was that social agencies are distributing materials too difficult for their intended audiences. This was based on the analysis of eighteen pamphlets dealing with health and safety. The Fry Readability Graph indicated a range from grade 6 through grade 17, with a mean of grade 12. Considering the estimates of the large number of people who have not achieved a twelfth grade reading level, it would appear that writing revisions should be made.

The Fry formula was also used on five passages of the Wisconsin income tax instructions and results in a mean readability level of grade 12. Analyses of insurance policies resulted in similar findings. Conclusively, the study indicated that the minimal level of literacy required for Milwaukee adults was very high.

Pyrszak's study (1976) of the instructions for the IRS Form 1040 also revealed that the readability level was too high for the average adult. His analysis indicated that students who have ninth and tenth grade reading skills should be able to answer about one half to three quarters of the questions that might be asked on the material. However, reading skills about the tenth grade level would be required to comprehend "Instructions" well enough to prepare an accurate tax return. Donald C. Alexander, Commissioner of the IRS in 1974, stated that the difficulty of Form 1040 probably was one of the major reasons that 43% of the 1974 filers paid someone to prepare their forms for them.

Walmsley and Allington (1981) stated in their study that a significant segment of the elderly adult population has difficulty with

gaining access to essential social and health services due to the level of difficulty of many of the required application forms and pamphlets. In their sample of ninety aged subjects, the majority of the people under consideration had passage comprehension at the eighth grade level or below. One hundred twenty-six documents relating to essential services offered by Blue Cross/Blue Shield, Medicare, Medicaid, Food Stamps, Public Assistance, Social Security, and Supplemental Security Income were analyzed for their reading difficulty. Estimated readability levels using the Dale-Chall readability formula resulted in the finding that 98% of the documents had readability levels at or above 9th grade; 56% between 9th and 12th grade, and 42% above 12th grade. They concluded that only 16.5% of the subjects had reading levels commensurate with or better than the readability levels of all documents. These figures would certainly substantiate the fact that a large number of clients do have difficulty in reading the documents considered important in gaining access to essential services and rely on caseworker's time, when available, for such assistance.

In summary, there is a wide discrepancy between the readability of non-text materials intended for public consumption and the reading ability of the target population.

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Data Used in Determining Readability

Non-Group Health Benefit Programs
Blue Cross and Blue Shield of New Jersey, June 1981.

	Syllables/ 100 words	Sentences/ 100 words
S-1	205	3.9
S-2	162	3.3
S-3	186	3.3
Averages	184.3	3.5

Readability level - 17+

Gross Income Tax - General Information
State of New Jersey, Department of the Treasury, Trenton, 1980.

S-1	186	2.5
S-2	186	5
S-3	173	8
Averages	181.7	5.2

Readability level - 17+

Target Rehabilitation
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10067, 1980.

S-1	214	5
S-2	175	3
S-3	210	4
Averages	199.7	4

Readability level - 17+

Medicare Coverage of Kidney Dialysis and Kidney Transplant Services: A Supplement to Your Medicare Handbook
U.S. Department of Health, Education, and Welfare. Social Security Administration Publication No. 10128, January 1980.

S-1	202	5
S-2	174	5
S-3	170	4.5
Averages	182	4.8

Readability level - 17+

Disability Benefits for Blind People
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10002, July 1980.

S-1	197	4
S-2	166	3.25
S-3	174	4
Averages	179	3.75

Readability level - 17+

Your Insured Deposit
Federal Deposit Insurance Corporation, Washington, D.C.

S-1	187	4.2
S-2	170	3
S-3	173	2.4
Averages	176.7	3.2

Readability level - 16

Your Duties As a Representative Payee
U.S. Department of Health of Human Services. Social Security Administration Publication No. 05-10076, August 1980.

S-1	176	1.5
S-2	193	4
S-3	161	5
Averages	176.7	3.5

Readability level - 16

Consumer Credit Department - United Counties Trust

S-1	172	1
S-2	181	1.5
S-3	165	1.5
Averages	173.7	1.3

Readability level - 16

Your Medicare Handbook
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10050, July 1980.

S-1	164	4
S-2	177	4
S-3	171	5
Averages	170.7	4.3

Readability level - 15

Child Support and Paternity Programs and Services
New Jersey Department of Human Services, January 1980.

S-1	174	4
S-2	163	4
S-3	167	5.5
Averages	168	4.5

Readability level - 14

Security Agreement - United Counties Trust Company.

S-1	162	1
S-2	161	1.5
S-3	161	3
Averages	161.3	1.8

Readability level - 14

If You Become Disabled
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10029, August 1980.

S-1	163	3.4
S-2	168	3.3
S-3	159	5.6
Averages	163.3	4.1

Readability level - 13

Social Security Information For Young Families
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10033, August 1980.

S-1	169	4
S-2	157	4.6
S-3	170	3.3
Averages	165.3	3.9

Readability level - 13

Standard Lease
Julius Blumberg, Inc., Law Blank Publishers.

S-1	142	1.5
S-2	163	1
S-3	151	1.5
Averages	152	1.3

Readability level - 12

A Woman's Guide To Social Security
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10127, January 1981.

S-1	173	5.5
S-2	149	4.2
S-3	158	4.7
Averages	160	4.8

Readability level - 11

Official General Election Sample Ballot
Commissioner of Registration 21st Legislative District, November 1981.

S-1	151	5
S-2	148	7
S-3	181	3.5
Averages	160	5.2

Readability level - 11

Important Information About the CAMP Morgage Loan
City Federal Savings Bank

S-1	160	5
S-2	159	4
S-3	149	3.2
Averages	156	4

Readability level - 11

Social Security And Cash Tips
U.S. Department of the Treasury. Social Security Administration Publication No. 05-10017, December 1980.

S-1	160	6.4
S-2	146	4.7
S-3	142	4.2
Averages	149.3	4.4

Readability level - 10

Your Social Security Rights and Responsibilities: Retirement and Survivor Benefits
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10077, January 1981.

S-1	144	6.1
S-2	142	3.5
S-3	138	5
Averages	141.3	4.9

Readability level - 8

Driver Manual
Division of Mctor Vehicles. State of New Jersey

S-1	152	4
S-2	140	9
S-3	151	9
Averages	147.7	7.3

Readability level - 8

How to Apply For and Use Food Stamps
U.S. Department of Agriculture. Food and Nutrition Service Program. Aid No. 1226, 1969.

S-1	126	5.4
S-2	143	6.3
S-3	133	6
Averages	134	5.9

Readability level - 7

Selective Service And You
National Headquarters Selective Service System. Information Brochure.

S-1	145	5.5
S-2	130	7.7
S-3	143	8
Averages	139.3	7.1

Readability level - 7

When You Work At A Job
U.S. Department of Health and Human Services. Social Security Administration Publication No. 05-10071, 1980.

S-1	133	10.3
S-2	140	10.6
S-3	141	8.5
Averages	138	9.8

Readability level - 5

Non-Group Health Benefit Programs

S-1 Rider J provides a total of up to $150 per Benefit Year for procedures in the following diagnostic areas:

- Diagnostic X-rays, including ultrasonography, performed in the physician's office, or as a hospital service performed in the outpatient department. Diagnostic X-ray services performed by a dentist in his office are covered whey they are performed in connection with an accidental injury, or when the condition being treated is common to both the medical and dental professions. (X-rays of the teeth only are not covered.)
- Radioactive isotope diagnostic studies, whereever performed by an eligible physician, or as a hospital service performed in...

S-2 Under Family, Parent and Child(ren), and Husband and Wide contracts, Blue Shield provides benefits for elibible in-hospital care of a healthy newborn infant by a physician other than the one who performed maternity services. Care must be provided during the joint hospital stay of mother and child. Blue Shield will pay for elibible services up to the amount stated in our Schedule of Maximum Plan Payments. (If care is given by the physician who performed elibible maternity services, it is part of the allowance paid for the delivery.)

Benefits for the care and treatment of premature infants weighing 5...

S-3 When your physician recommends elective surgery for you or your elibible dependent, Blue Shield will pay for one second opinion consultation by a qualified specialist physician who has an agreement with us to perform this service (a Blue Shield Cooperating Second Opinion Physician). When the second opinion specialist does not confirm the need for surgery, payment will be made for one additional consultation if you ask for it. Blue Shield will also pay for any diagnostic X-ray, laboratory tests or diagnostic surgical procedures needed by the physicians performing the consultations. Blue Shield will make this payment for diagnostic...

Gross Income Tax - State of New Jersey

S-1 What is a charitable trust?
The term "charitable trust" means a trust operated exclusively for a religious, charitable, scientific, literary or educational purpose. Income of a charitable trust is exempt from New Jersey gross income tax because it serves a public rather than a private interest.
In the cases of an estate or trust any amount of income required by the terms of the governing instrument to be accumulated and added to principal for ultimate distribution to or be held in trust for the use of any religious, charitable, scientific, literary or educational organization and which is permanently and irrevocably...

S-2 Must medical proof be submitted each year to gain the $1,000 disabled exemption?
No. Medical proof submitted with the taxpayer's first return filed will suffice, provided there is no change in the taxpayer's medical condition.

What type of medical proof is required?
A doctor's certification or other medical records stating the person's total and permanent inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration, including blindness.

My mother, who is over 65, lives with...

S-3 Do government quarters constitute a permanent place of abode if the service person pays the full rent?
Yes. However, military personnel living on base in barracks, billets or bachelor officers quarters are not considered to be maintaining a permanent place of abode.

Can persons in the military qualify for the tenant's credit?
Yes. Military personnel residing in New Jersey who have private quarters and pay rent are considered to have a permanent place of abode. They may claim the tenant's credit against their tax liability.

Target Rehabilitation
SSA Publication No. 05-10067 October 1980

S-1 From the start, vocational rehabilitation workers and others who work with disabled people have played an important role in shaping the social security disability program.

Program provisions have been developed with the advise of rehabilitation counselors, social workers, psychologists, and experts in related fields. Members of these professionals are still consulted on policies and procedures for measuring work potential and work performance and for encouraging rehabilitation.

Determinations of disability for social security purposes are made by disability evaluators and physicians working in an agency of the claimant's home State. Usually this is the same agency that administers the vocational rehabilitation...

S-2 It depends on the type of applicant. There is one definition of disability for workers and applicants disabled before age 22 and a somewhat different definition for widows and widowers.

A worker of any age or a son or daughter disabled before age 22 is considered disabled only if he or she has a physical or mental impairment that prevents the person from doing any substantial gainful work. If such a person has a medical condition that prevents the person from doing his or her usual work, than age, education, training and vocational experience may also be considered in deciding...

S-3 What factors are considered in determining whether a beneficiary's work is substantial gainful activity?
All the pertinent facts about a person's work are considered in making this determination-skills, experience, responsibility, hours, productivity, and pay. In 1980, earnings of $300 a month-and sometimes less-will ordinarily demonstrate an individual's ability to engage in substantial gainful activity.

Can impairment related work expenses be deducted from earnings in determining whether a disabled person can perform substantial gainful activity?
Effective December 1980, work expenses a disabled person pays for that are related to his or her disability can be deducted from earnings....

Medicare Coverage of Kidney Dialysis and Kidney Transplant Services
SSA Publication No. 10128 January 1980

S-1 Medical insurance helps pay for outpatient maintenace dialysis treatment in any approved dialysis facility, including the costs of laboratory tests, equipment, supplies and other services associated with your treatment. Medical insurance payments for outpatient maintenance dialysis are always made to the facility.

Charges for maintenance dialysis will vary from one approved facility to another. The facilities' charges are based on their costs of providing dialysis treatments. The cost of treatment will depend on various factors such as costs of professional services and equipment in the area, the size of the facilty, and other justifiable operating costs that can differ between...

S-2 Doctors' services are covered by Medicare medical insurance. While you are on maintenance dialysis, medical insurance can pay for your doctor's services in the following ways.

Your doctor can choose to receive a monthly payment for most of the services you will need during the month. Your doctor can use the monthly payment method whether your maintenance dialysis takes place in an out-patient dialysis facilty or at home. When the monthly payment method is used, medical insurance pays 80 percent of the monthly fee minus any part of the $60 annual medical insurance deductible you have not met.

Certain additional...

S-3 Both parts of Medicare can help pay for blood (or equivalent units of packed red blood cells).

Hospital insurance covers the costs of any blook you may need during a covered inpatient hospital or skilled nursing facility stay, except for the first 3 pints of blood in each benefit period.

If you receive blood in connection with services covered by medical insurance, medical insurance pays for the blood, except for the first 3 pints in each calendar year. After the first 3 pints, medical insurance pays 80 percent of the recognized charges less any part of the $60 annual deductible that is not met. If you are receiving maintence dialsys as an outpatient of an approved hospital dialysis center, any blood...

Disability Benefits for Blind People
SSA Publication No 05-10002 July 1980

S-1 Over 120,000 people disabled by blindness, and their dependents, now receive monthly social security disability payments. However, other blind people may be missing out on benefits because they do not know of changes in the law which have liberalized the disability program in recent years.

In developing disability provisions that apply to blind people, social security has worked with rehabilitation counselors, social workers, representative of blind service organizations, and other professionals with first-hand knowledge of the problems faced by people with serious visual impairments. We also need the help of these professionals in reaching blind people who may be eligible...

S-2 For example, a person who has worked long enough under social security is eligible for a disability "freeze" even if he or she is actually working. This means that future benefits, which are figured from average earnings, will not be reduced because of low earnings or no earnings in some years because of disability.

Most blind workers can get monthly disability benefits only if they are unable to perform not only their usual job but also any "substantial gainful work" (see discussion of this starting on page 8). There's a more liberal rule for blind workers 55 to 65 who...

S-3 Payments generally cannot begin until after a waiting period of 5 full months of disability. A son or daughter disabled before age 22 may be elibible for benefits as soon as one parent (or, in some cases, a grandparent) begins getting retirement or disability benfits or dies after working long enough under social security to be insured.

People who have been disabled for more than 6 months before they apply may get benefits for some months before the application was made. It is important to apply soon after the disability starts, however, because back payments are limited to the 12...

Your Insured Deposit

S-1 All joint accounts owned by the same combination of individuals are first added together and the total is insurable to $100,000. Then the person's insurable interests in each joint account owned by different combinations of individuals are added together and the total is insured up to the $100,000 maximum.

For example, assume that H and W own a joint account containing $105,000 and H and C own a joint account containing $80,000. The $105,000 account owned by H and W is insured only to $100,000, leaving $5,000 uninsured. Since the interests of the co-owners of a joint account are...

S-2 These accounts, or any similar accounts in which the funds are intended to pass on the death of the own to a named benficiary, are considered testamentary accounts and are insured as a form of individual account. If the beneficiary is a spouse, child, or grandchild of the owner, the funds are insured for each owner up to a total of $100,000 separately from any other individual accounts of the owner. If the beneficiary is other than a spouse, child or grandchild of the owner, the funds in the account are added to any other individual accounts of the owner...

S-3 If each of the co-owners has personally signed a valid account signature card and has a right of withdrawal on the same basis as the other co-owners, the joint account and each of the individually owned accounts are separately insured up to the $100,000 maximum. (The execution of an account signature card is not required for time certificates of deposit or any other deposit obligation evidenced by a negotiable instrument, but the deposit must in fact be jointly owned.) However, the insurance protection on joint accounts is not increased by rearranging the names of the owners, changing the...

Your Duties As a Representative Payee -
SS Pub. No. 05-10076 August 1980

S-1 If the recipient is in a private hospital, nursing home, or skilled or intermediate nursing facility which is not receiving Medicaid funds for at least half the cost of the care, or in a publicly operated community residence serving no more than 16 people, you should use the supplemental security income payments as shown in "How to use social security benefits of a person who is in a nursing home or other institution" on page 5.

If the recipient is in a public institution throughout a month, no supplemental security income is payable unless the institution is...

S-2 You have accepted the responsibility of receiving and using social security and/or supplemental security income payments as a representative payee on behalf of another person.

These payments will be made to you rather than directly to the beneficiary because we have decided this will best serve the interest of this individual. Generally, payments are made through a representative payee because the beneficiary is a child or an adult incapable of handling the money. The law requires payment through a representative payee because the beneficiary is a child or an adult incapable of handling the money. The law requires payment through a representative payee if a supplemental security income recipient is disabled and has been medically determined to be a drug addict...

S-3 Your job is to use the payments you receive-whether they are social security or supplemental security income checks-for the personal interest and well-being of the beneficiary. This is true whether you are a relative, a close friend, a court-appointed fiduciary, or an official of a public or private agency or institution. You must keep yourself informed of what the individual needs, so you can decide how the funds should be used to best serve these needs. This is particularly important when the person does not live in your home.

Your decisions will be subject to our review...

Consumer Credit Department United Counties Trust

S-1 The Borrower does also hereby give to the Company a continuing lien and or right of set-off for the amount of said Liabilities upon any and all moneys, securities and other property of the Borrower and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any manner to the Company, its correspondents or its agents, from or for the Borrower, whether for safekeeping, custody, pledge, transmission, collection or otherwise or coming into the possession of the Company or placed in any safe deposit box leased by the Company to Borrower and...

S-2 The Company may sell all or any part of the collateral security deposited or pledged for said Liabilities although said Liabilities may be contingent or unmatured, whenever in its discretion the Company considers such sale necessary for its protection. Any such sale may be made in the manner hereinafter provided for the sale of collateral security, without prior demand for margin or additional margin or for payment on account, or any other demands whatsoever; the making of any such demands, oral or written, in any one or more instances shall not establish a course of conduct nor constitute a waiver....

S-3 The entire unpaid balance of the loan evidenced hereby shall immediately become due and payable, at the option of the holder hereof, upon any default of nonperformance under the terms of this instrument or upon breach of any covenant contained in a Security Agreement or indenture of Mortgage given to secure this loan. In the case of such acceleration, the holder may at its option, charge interest at the legal rate upon the difference between the amount of the unpaid principal balance of the loan and the amount of credit given pursuant to Section 56 of The Banking Act...

Your Medicare Handbook
SSA Publication No. 05-10050 July 1980

S-1 If a doctor places you in a hospital or skilled nursing facilty when the kind of care you need could be provided elsewhere, your stay would not be considered reasonable and necessary. So Medicare could not cover your stay. If you stay in a hospital or skilled nursing facilty longer than you need to be there, Medicare payments would end at the time further inpatient care is no longer reasonable and necessary.

To help Medicare decide whether inpatient care is reasonable and necessary, each hospital and skilled nursing facilty has a Utilization Review Committee, which is made up of at...

S-2 Medicare medical insurance can help pay for covered services you receive from your doctor in his or her office, in a hospital, in a skilled nursing facility, in your home, or any other location in the U.S. Your medical insurance can also help pay for doctor's services you recieve in connection with covered inpatient care in a Canadian or Mexican hospital. See pay 16 to find out about care in Canadian and Mexican hospitals.

After you meet the $60 yearly medical insurance deductible, medical insurance pays 80 percent of the reasonable charges for covered services you receive from your...

S-3 If you are 65 or older and you have Medicare hospital insurance because of work credits under social security, you will have this protection as long as you live. Your medical insurance protection, however, depends on the payment of monthly premiums, which are either deducted from social security checks or paid directly.

Medical insurance can stop only if your premiums are not paid or if you voluntarily cancel. Remember, though, that you may not be able to get private insurance that offers the same protention. Also, you can re-enroll in medical insurance only once, and your premium will be higher....

Child Support and Paternity Programs and Services

S-1 In New Jersey, efforts to collect financial support from absent parents on behalf of dependent children are the shared responsibility of the twenty-one County Welfare Agencies and Probation Departments, the State Division of Public Welfare and the Juvenile and Domestic Relations Court.

All families with children who need help in obtaining support from an absent parent are eligible to receive aid from the various agencies. Also included are those families already receiving financial assistance through the Aid to Families with Dependent Children Program (AFDC).

CHILD SUPPORT SERVICES

Child support services are designed to provide the following to both AFDC recipients and non-public...

S-2 Clients of the Aid to Families with Dependent Children Program, who are not receiving support from one or both parents are required to sign an "Assignment of Support Rights" form. This gives the County Welfare Agency the right to collect court-ordered child support from the absent parent as a means of defraying the cost of public assistance payments. Clients must also agree to advise the County Welfare Agency of any support payments received directly from the absent parent.

Cooperating with the agency to establish paternity and to obtain an enforceable court order for support can provide long-range...

S-3 Support payments, once ordered by the court, can continue until the child comes of legal age. The court must enforce the order if payments are not made by the absent parent.

Child support payments will be paid directly to the family in those instances in which participation in the AFCD program is terminated for any reason. Child support payments, when combined with earnings from a job, can help a family become financially self-sufficient.

NON-PUBLIC ASSISTANCE FAMILIES

Families who are not receiving public assistance can also obtain services.
If there is already a court order against the absent parent, the County Probation Department...

Security Agreement

S-1 If the Debtor defaults in the payment of any sum required to be paid pursuant hereto on any day when such sum is payable, or if a petition in bankruptcy is filed by or against the Debtor, or if a receiver is appointed for the Debtor, or if the Debtor makes an assignment for the benefit of creditors, or if the Debtor becomes a party to any proceeding pursuant to any state of federal statute for an adjustment, settlement, arrangement, extension or composition of his debts, or for other relief from his debts under any provision of the Federal Bankruptcy...

S-2 The bank, in such event, may require the Debtor to assemple the collateral and make it available to the Bank at a place to be designated by the Bank which is reasonably convenient to both the Bank and the Debtor. The Bank may charge the Debtor counsel fees and legal expenses incurred by the Bank in retaking, holding, preparing for sale, and selling the collateral an amount not to exceed the maximum allowed by the Uniform Commercial Code, or Article 12 of the New Jersey Banking Act of 1948, or Article 12B of the New Jersey Small Business Loan Act...

S-3 The rights and remedies herein expressed to be vested in or conferred upon the Bank shall be cumulative and shall be in addition to and not in substitution for or in derogation of the rights and remedies conferred upon secured creditors by the Uniform Commercial Code and otherwise.

7. The waiver by the Bank of any default hereunder shall be limited to the particular event of default and shall not operate as a waiver or any subsequent default.

8. If there is more than one Debtor named in this agreement, their obligations hereunder, shall be joint and several.

9. No party to this...

If You Become Disabled
SSA Publication No. 05-10029 August 1980

S-1 The risk of disability hangs over all of us. When disability occurs, it may affect a family's financial security more than the retirement or even the death of a worker.

Disabled people who get monthly benefits are of many ages: the 40-year-old salesman who has had a heart attack; the 23-year-old secretary sidelined for more than a year by an auto accident; the 53-year-old widow who is crippled with advanced arthritis; the retired or disabled worker's 32-year-old son who has been mentally retarded from birth.

Each person who applies for disability benefits ...

S-2 A widow or widower may be considered disabled only if she or he has an impairment which is so severe that it would ordinarily prevent a person from working and is expected to last at least 12 months. Vocational factors such as age, education, and previous work experience cannot be considered in deciding whether a widow or widower is disabled (as they may be for a disabled worker).

In general, you cannot get these benefits unless your disability starts before your spouse's death or within 7 years after the death. However, if you receive benefits as a widow with children...

S-3 An application for disability benefits can be filed after the death of a disabled worker. If the clain is approved, back payments may be made for some months preceding the death of the worker. An application for the back payment must be filed within 3 months after the worker's death. In addition, survivor benefits may be payable beginning with the month the worker died.

There is no 5-month waiting period for people disabled before 22 who are entitled to benefits on a parent's work record. Benefits to a person disabled before 22 can begin with the month a parent's retirement...

Social Security Information For Young Families
SSA Publication No. 05-10033, August 1930.

S-1 More than likely, the first time you went to a social security office was to get a social security card. But this is just one service of that office. You can also apply for benefits there. The people who work there will be glad to help you with any social security matter.

There are over 13,000 social security offices conveniently located throughout the country. These offices also send representatives regularly to about 3,500 other communities as a convenience to the public. And, if you're unable to travel (because you're hospitalized or unable to leave home), a representative will come to...

S-2 You need a social security number if your work is covered by the social security law. Show your card to your employer when you start to work or when you change jobs so that your wages will be properly credited to your social security earnings record.

Your social security number is also used for income tax purposes. You may be asked to give your social security number to anyone who pays you dividents, interest, or other income that must be reported to the Internal Revenue Service.

If you do not already have a social security number, you can get an...

S-3 A basic purpose of social security cash benefits is to help prevent dependency by providing continuing income to a worker and his or her family when their usual income from work is cut off or reduced because of the worker's disability, retirement, or death. The idea is that since most families are largely dependent on earnings from work, payments to partially replace lost earnings are needed to prevent insecurity and dependency.

The annual earnings test is the measure that is used to determine whether a loss of earnings has occurred. When family earnings are not substantially reduced, the worker...

Lease

S-1 The Tenant shall, without any previous demand therefor, pay to the Landlord, or its agent, the said rent at the times and in the manner above provided. In the event of the non-payment of said rent, or any instalment, thereof, at the times and in the manner above provided, and if the same shall remain in default for ten days after becoming due, or if the Tenant shall be dispossessed for non-payment of rent, or if the leased premises shall be deserted or vacated, the Landlord or its agents shall have the right to and may enter the...

S-2 The Landlord, or its agents, shall have the right to enter the demised premises at reasonable hours in the day or night to examine the same, or to run telephone or other wires, or to make such repairs, additions or alterations as it shall deem necessary for the safety, preservation or restoration of the improvements, or for the safety or convenience of the occupants or users thereof (there being no obligation, however, on the part of the Landlord to make any such repairs, additions or alterations), or to exhibit the same to prespective purchasers and put upon the premises a...

S-3 In the event that the Tenant shall remain in the demised premises after the expiration of the term of this lease without having executed a new written lease with the Landlord, such holding over shall not constitute a renewal or extention of this lease. The Landlord may, at its option, elect to treat the Tenant as one who has not removed at the end of his term, and thereupon be entitled to all the remedies against the Tenant provided by law in that situation, or the Landlord may elect, at its option, to construe such holding over as a tenancy...

A Woman's Guide to Social Security
SS Publication No. 05-10127 January 1981

S-1 Almost all Americans-women, men, and children- have social security protection, either as workers or as dependents of workers. But certain things about social security are particularly relevant to women.

Take, for example, the woman who works in a job or profession throughout her adult life. She is covered under social security while she works, and she's earning credit toward a monthly income for her retirement. If she's married and has children, she's also earning social security protection for her family- protection over and above what they already have through her husband's work. The woman worker should know exactly what...

S-2 You should show your employer your social security card and tell her or him to deduct social security taxes from your wages. If you don't, you won't receive social security credit for your work. And if you don't have enough social security credits, you and your family won't be able to get monthly benefits on your wage record when you retire or if you become disabled or die. It's important that your earnings be reported even if you already have enough social security credits to be entitled to benefits. The amount of your benefit is based on your covered earnings...

S-3 Regardless of your age, you can receive payments when your husband becomes disabled or retires if you are caring for a child who is under 18 or disabled and entitled to benefits.

If you don't have a child in your care, you must be 62 or older to get benefits when your husband becomes disabled or retires.

If you receive retirement benefits before 65, the payment amount is reduced. If you wait until 65 to retire, you get the full wife's benefit, which is 50 percent of the amount your husband is entitled to at 65.

Both you and your...

Sample Voting Machine Ballot - 21st Legislative District
General Election, November 3, 1981

S-1 The Jim Florio story is typical of New Jersey. His parents came to this state from Brooklyn, in the hope of finding decent housing, quality schools and a better quality of life. When events began to tarnish those hopes, Jim Florio was prepared to do something about it.

After serving in the Navy, he worked his way through Trenton State college as a construction worker and then earned his law degree at Rutgers. He started his public career fighting crime as a city prosecutor in Camden, served in the State Assembly and, in 1974, won his seat in Congress-becoming...

S-2 I believe that New Jersey should be run by working people, in the interest of working people. Human needs, not the profits of big business, must have priority. More and more working people feel that neither the Democrats nor the Republicans offer us an alternative. They are right. Both parties are voting to cut our social services and bust our unions.

Florio pushed for legislation to take away the rights of rail workers and cut back on safety rules. Thousands of New Jersey rail workers have been laid off and commuter service cut, at a time when mass transit is...

S-3 The most compelling issue facing the next Governor of New Jersey involves restoring our state to the robust economic health it once enjoyed.

The creation of additional job opportunities must be the first priority of the next Administration, for without that, government efforts in nearly every other area of concern will fall short of their goals.

Steady economic growth can be stimulated by government actions, specifically those invoving the use of the tax and regulatory structures in a way which encourages business location and expansion in New Jersey.

Our state has acquired a reputation as a state which discourages business...

Camp Mortgage Loan

S-1 It is a flexible loan instrument. Its interest rate may be adjusted by the lender from time to time. Such adjustments will result in increases or decreases in your payment amount, in the outstanding principal loan balance or in both (See discussion below relating to these types of adjustments.) Federal regulations place no limit on the amount by which the interest rate may be adjusted either at any one time or over the life of the loan, or on the frequency with which it may be adjusted. Adjustments to the interest rate must reflect the movement of a specified Index (See discussion...

S-2 A fourth flexible feature of the Plan is commonly referred to as the Graduated Payment feature. Under this, the initial mortgage payments are based on a lower repayment schedule than the actual contract rate would normally call for, resulting in what is commonly called negative amortication. This means that your payments will not be sufficient to cover the interest due on the loan, and the unpaid balance will be added to the principal amount and will be charged interest at the contract rate of interest. This could also result in a Balloon Payment at the maturity date of the loan.

S-3 The Index to be used at the beginning of the loan is the average discount rate (Yield) on twenty-six (26) week Treasure Bills as announced by the U.S. Treasury Department following its sale of these securities. The initial Index value will be determined by the results of the latest weekly Treasury Bill Sale (which takes place each Monday, except where Monday is a holiday) prior to your closing date. The Index is published the day after the sale in the Wall Street Journal, the New York Times and in most local newspapers throughout the country. The highest...

Social Security and Cash Tips
SSA Publication No. 05-10017 December 1980

S-1 Do you receive cash tips? You probably do if you're a waiter or waitress...a barber or beautician...or if you provide certain other services.

Do you know you can get social security credit for those tips, just as you do for regular wages? This can mean increased protection and higher monthly benefits for you and your family later on.

Social security is much more than a retirement program that provides cash benefits and Medicare health insurance for older people. It also pays montly benefits to families of younger workers who die. In addition, payments are made to people under...

S-2 Your employer will collect from you your share of the social security tax due on tips you report. The amount may be deducted either from the regular wages owed you or from the money you turn over to him or her for that purpose. (Your employer is not permitted to take social security or income tax from any tips he or she may be holding for you temporarily, such as tips that are added to bills paid by credit cards.)

The amount of social security tax due depends on how much you report. You pay 6.65 percent on earnings up to...

S-3 Make sure you report your tips no later than the 10th of the month after the month they were earned. If the 10th is on a weekend or holiday, report the tips on the next workday. If your employer did not withhold enough (or any) social security taxes on the tips, then you should give him or her the amount due.

If your tip report is incomplete or late, you must pay not only the social security taxes due but you also may have to pay a penalty equal to one-half of the amount due. Generally, any amounts overdue...

Your Social Security Rights and Responsibilities
Retirement and Survivor Benefits
SSA Publication No. 05-10077 January 1981

S-1 Let us know right away of any change in your mailing address. Do this even if your checks are being sent directly to your financial organization for deposit.

If you get your checks at home, giving us your new address will reduce the chance they will be delayed. If your checks are being deposited directly in a financial institution, giving us your new address will mean you will get any mail we send you.

You can call or write social security. If you write, be sure to type or print your complete address, including your ZIP code. Also, tell us...

S-2 When a child reaches 18, his or her checks stop unless he or she remains unmarried and is a full-time student or is disabled.

A child is disabled and can continue to get checks if he or she has a physical or mental condition which prevents him or her from doing substantial gainful work and which is expected to last at least a year.

About 5 months before the child reaches 18, the representative payee will get a form explaining how the child's checks can continue.

A child whose checks stopped at 18 can have them started again if...

S-3 A student between 18 and 22 can get checks only while he or she continues to be a full-time student. In some cases, a student can get checks for a short time after reaching 22 to finish a school term. You can ask about this provision at your social security office.

We should be notified immediately if the student drops out of school, changes from full-time to part-time attendance, is expelled or suspended, or changes schools. We should also be told if the student is paid by his or her employer for attending school.

Also, we should...

State of New Jersey Driver Manual

S-1 The Driver Qualification Center will give you a temporary license and a license application form. Fill out the form at once and mail it in the self-addressed envelope with your check or money order. Any driver license issued by New Jersey must have the legal signature of its owner on it or it is not valid.

All **successful** appliations for a basic driver's license or **motorcycle** license who previously have never been licensed to drive a motor vehible in this, or any other state, will be livensed on a probationary basis for the 2-year period following the issuance of...

S-2 Before getting into a care, look behind it. There may be children there. There also may be bottles, cans, bicycles or other things which you cannot see from the driver's seat.

You should keep a good posture while driving. Adjust the seat so that you can reach foot pedals easily. Get comfortable behind the wheel. You should not have to strain to reach gear shift levers, turn signals or dash-board controls. Your position should allow you to see clearly and glance back when properly seated.

Adjust both inside and outside mirrors to reduce their blind spots. These are areas where...

S-3 Children and older people, are ofter victims of traffic accidents. These types of pedestians often forget safe walking rules or do not know about driving dangers. People who have had too much to drink are also likely to be involved in pedestrial accidents.

Walking into traffic from between parked cards is a common cause of fatal accidents. Children chasing a ball, for instance, give no thought to traffic. Small children are hard to see. Always watch for movement around parked **cars**.

An older person may wander into the street without any thought of traffic. He may not see a car well...

How to Apply for Food Stamps
U.S. Department of Agriculture Food and Nutrition Service
Program Aid 1226

S-1

.The Food stamp office will give you an application form on the same day you ask for on. You can ask for it in person, over the phone or by mail, or someone else may get one for you.

.The office will accept the form on the same day you turn it in, even if they cannot interview you on that day.

.Fill in your name, address, telephone number and signature on the form and as much other information as you can. Give or send the form to the office as soon as possible. A food stamp worker can help...

S-2

.At the interview, the workers will explain the program rules and go over the information on your application. The worker will help you conplete any parts of the form you have not filled out. Ask the worker to explain anything that you do not understand. It's important that you understand the rules.

.Most interviews are held at the food stamp office. If no one in your household can go to the office for an interview, an adult fried or relative who knows your circumstances may go to be interviewed for you.

.If you are 65 or older, or disabled and...

S-3

.If the office finds that you are elibible, you will get your stamps no later than 30 days from the date you first applied, unless you qualify for faster-service.

.You will not have to pay for your stamps. They are issued at no cost to households.

.Food stamps are issed to households by several different methods. The food stamp worker will explain the methods your local office uses.

.If your local office requires you to pick up your food stamps, you will have to show your food stamp ID card when you go to get your stamps. If you cannot...

Selective Service and You
Information Brochure No. 10, April 1980

S-1 If you are required to register, go to the nearest United States Post Office*, pick up a form, fill it in, and hand it to a postal clerk who will check your form with an identification, such as your driver's license. The postal clerk will not give you a receipt. However, you will later receive a verification letter from Selective Service.

Please note that postal clerks* are not familiar with the details fo the Selective Service System. They can only help you in filling out the Registration Form. If you have questions that this pamphlet doesn't answer, write to the...

S-2 What If You Move:
The law requires you to let us know if you move. Simply mail us your new address on a Change of Information form which you can get at your nearest Post Office, U.S. Embassy or Consular Office.

Will There Be A Draft?
There are no plans at this time for a draft. No one has been drafted in the U.S. since 1972. A draft could not begin unless the Congress decides that it is needed. The purpose of registration is to have the names and addresses of those who might be called in the event of a draft...

S-3 How Do You File A Claim?
Instructions on how to file a claim will be included with letters of induction. You would fill out the form for postponement or reclassification and send it to Selective Service.

What Happens When You File A Claim?
You will be given the chance to present information to support your claim to a local draft board. You can be assisted in this by counselors, family members, clergy and any other person you may want.

You could not be drafted until you are offered all of your appeal rights under the law.

Who Makes These Decisions?

When You Work At A Job
SSA Publication No. 05-10071 August 1980

S-1 When you work, you pay social security taxes. You pay a few cents from each dollar you make. If is taken from your pay by your boss. He adds the same amount from his own pocket. Then he sends the money to the Government. Other workers and their bosses also pay into social security.

This money builds up protection for you. Why do you need this protection?

You may get very sick or badly hurt and you may not be able to work for a long time. Then you may get a check each month from social security. It will...

S-2 When you get a new job, show your boss your social security card. The number is on your social security card. The card has your name on it, too.

You need only one social security number. No one else will ever have the same number you do. You will keep this one number even when you change jobs. Don't let anyone else use your number. They can easily get their own.

How do you get a social security number? You should go to a social security office. You will need proof showing your date of birth, your identity, and whether...

S-3 You earn social security protection through your work. You need credit for work under social security to get checks. The amount of credit you need usually depends on your age. You never need credit for more than 10 years of work. In some cases, you can get a check if you have worked as little as 1½ years. The people at any social security office can tell you exactly how much you need.

You get credit when the social security tax is taken out of your wages. Your boss pays the same tax. If you work for yourself, you pay...